Case 05-18010 Doc 1 Filed 05/05/05 Official Form 1) (12/03) Document	Entered 05/05/05 16:18: Page 1 of 23	14 Desc Main		
FORM B1 United States Bankruptcy C Northern District of Illing		Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Shirley J. Leflore	Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Shirley J. Pendleton	All Other Names used by the Join (include married, maiden, and trade name			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 8689	Last four digits of Soc. Sec. No./ No. (if more than one, state all):	Complete EIN or other Tax I.D.		
Street Address of Debtor (No. & Street, City, State & Zip Code): 6231 South Paulina Street Chicago, IL 60636-2217	Street Address of Joint Debtor (N	fo. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address):				
Location of Principal Assets of Business Debtor (if different from street address above):				
Information Regarding the Deb Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place or preceding the date of this petition or for a longer part of such 180 da ☐ There is a bankruptcy case concerning debtor's affiliate, general par	f business, or principal assets in this Di ays than in any other District.	strict for 180 days immediately		
Type of Debtor (Check all boxes that apply) Individual(s)	Chapter or Section of Bank the Petition is Filee Chapter 7	d (Check one box) Chapter 13		
Nature of Debts (Check one box) Consumer/Non-Business Business Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under	Must attach signed application f	ents (applicable to individuals only) or the court's consideration ble to pay fee except in installments.		
11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unse Debtor estimates that, after any exempt property is excluded and adrapaid, there will be no funds available for distribution to unsecured contents.	cured creditors. ninistrative expenses	IIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors 1-15 16-49 50-99 100-	199 200-999 1000-over			
Estimated Assets				

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

\$100 million

\$100 million

More than

\$100 million

\$100 million

\$0 to \$50, \$50,000 \$10

\$0 to \$50,000

\$50,001 to \$100,000

\$50,001 to \$100,000

 \mathbf{V}

\$100,001 to \$500,000

\$100,001 to \$500,000

\$500,001 to \$1 million

\$500,001 to

\$1 million

\$10 million

\$10 million

Date

Title of Authorized Individual

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A bankruptcy petition preparer's failure to comply with the provisions

of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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FORM B1, Page 2

Case 05-18010 Doc 1 Filed 05/05/05 Entered 05/05/05 16:18:14 Desc Main Document Page 3 of 23 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm th	nat I have read this notice.		
			Case Number
May 5, 2005	/s/ Shirley J. Leflore		
Date	Shirley J. Leflore	Debtor	Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

1.

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Document Page 4 of 23 United States Bankruptcy Court **Northern District of Illinois** IN RE: Case No. _____ Chapter 13 Shirley J. Leflore Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was: Debtor Other (specify):
3.	The source of compensation to be paid to me is: Debtor Other (specify):
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation, is attached.
_	

- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - Representation of the debtor in adversary proceedings and other contested bankruptey matters;
 - e. [Other provisions as needed]

Services as provided in attached Attorney Fee Agreement.

By agreement with the debtor(s), the above disclosed fee does not include the following services: Representation pursuant to Sec. 523 shall be billed at \$295.00 per hour.

	CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
May 5, 2005	/s/ Timothy K. Liou				
Date	Signature of Attorney				
	Law Office Of Timothy K. Liou				
	Name of Law Firm				

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Document Page 5 of 23 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Shirley J. Leflore		Chapter 13
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

			Al	MOUNTS SCHEDULEI)
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	75,000.00		
B - Personal Property	Yes	2	700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		65,552.42	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		14,954.99	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,215.86
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,119.00
Total Number of Sheet	s in Schedules	13			
		Total Assets	75,700.00		
			Total Liabilities	80,507.41	

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IN RE Shirley J. Leflore

Debtor(s)

SCHEDULE A - REAL PROPERTY

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

			CURRENT MARKET	
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtor's primary residence commonly known as 6231 South Paulina Street, Chicago, IL 60636-2217	Fee Simple		75,000.00	65,552.42
	TOT	AL	75,000.00	

(Report also on Summary of Schedules)

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Case No.

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IN RE Shirley J. Leflore

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

include audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
accounts, certificates of deposit, or shars in hanks, savings and loan, thrift, building and lean, and homested associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landbords, and others. 4. Household goods and furnishings, include audio, video, and computer equipment. 5. Books, pictures and other art objects, andiques, stump, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelty. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annutites. Itemize and name each issue. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans, Ilemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint vertures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 7. A counts receivable. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 7. Other liquidated debts owing detoor including tax refunds. Give	1.	Cash on hand.	Х			
telephone companies, landlords, and others. 4. Household goods and furnishings, include audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annutites, Itemize and name each issue. 11. Interests in RA, ERISA, Keogh, or other pension or profit sharing plans, Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and properly settlements in which the debtor is or may be entitled. Give purticulars. 7. Other liquidated debts owing debtor including tax refunds. Give	2.	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or				
include audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 7. Other liquidated debts owing debtor including tax refunds. Give	3.	telephone companies, landlords, and	X			
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	4.	include audio, video, and computer		Miscellaneous depreciated household goods and furnishings		500.00
7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	5.	antiques, stamp, coin, record, tape, compact disc, and other collections or	X			
8. Firearms and sports, photographic, and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
and other hobby equipment. 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	7.	Furs and jewelry.	1			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issue. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	8.		X			
issue. 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of	X			
other pension or profit sharing plans. Itemize. 12. Stock and interests in incorporated and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	10.		X			
and unincorporated businesses. Itemize. 13. Interests in partnerships or joint ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	11.	other pension or profit sharing plans.	X			
ventures. Itemize. 14. Government and corporate bonds and other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	12.	and unincorporated businesses.	X			
other negotiable and non-negotiable instruments. 15. Accounts receivable. 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	13.					
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	14.	other negotiable and non-negotiable				
property settlements in which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor including tax refunds. Give	15.	Accounts receivable.				
including tax refunds. Give	16.	property settlements in which the debtor is or may be entitled. Give				
	17.	including tax refunds. Give	X			

IN RE Shirley J. Leflore

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

__ Case No. __

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	Х			
			TOT	ΆL	700.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

IN RE Shirley J. Leflore

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Debtor's primary residence commonly known as 6231 South Paulina Street, Chicago, IL 60636-2217	735 ILCS 5/12-901	7,500.00	75,000.00
SCHEDULE B - PERSONAL PROPERTY			
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
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Case No.

IN RE Shirley J. Leflore

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

0 Continuation Sheets attached			(Total o			total age)	65,552.42
			Value \$				
Account No.	+						
-	-		Value \$				
Account No. Fisher & Fisher Suite 2520 120 North La Salle Street Chicago, IL 60602			Assignee or other notification for: Fairbanks Capital Corp.				
			Value \$ 75,000.00				
Account No. Fairbanks Capital Corp. 3815 South West Temple Salt Lake City, UT 84115			Mortgage on Debtor's primary residence; arrears to be paid through plan are \$17,439.00				63,761.00
-			Value \$ 75,000.00				
Dept. Of Water Suite LL10 333 South State Street Chicago, IL 60604-3979							641.45
Account No.			Utility service				
Cook County Collector 118 North Clark St. Rm. 112 Chicago, IL 60602-1395			Value \$ 75,000.00				1,149.97
Account No. 20-18-430-007-0000			2003 and first installment 2004 general real estate taxes				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	O D E B T O R	C C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	N T I N G E N T	I Q U I D A T E	I S P U T E D	WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
	C			C	U N L	D	AMOUNT OF CLAIM

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in U.S.C. § 507(a)(5).
Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for person family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S § 507(a)(7).
Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Boa of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured deposite institution. 11 U.S.C. § 507(a)(9).
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
O Continuation Sheets attached

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors	holding	g un	secured nonpriority claims to report on this Scheo	dule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			cable service				
AT&T Broadband 1255 West North Avenue Chicago, IL 60622-1562							450.00
A			Assignee or other notification for:				450.86
Account No. Credit Protection Association, L.P. 13355 Noel Road Dallas, TX 75240			AT&T Broadband				
Account No.			Collection				
Axsys National Bank C/O Tsys Debt Managment Box 6700 Norcross, GA 30091							466.86
Account No.			charge				
Buydebtco C/O FBCS, Inc. 841 East Hunting Park Avenue Philadephia, PA 19124							1,080.74
Account No. JPR678			parking citation(s)				1,00011
City Of Chicago Dept Of Rev Bureau Of Parking Bankrptcy 333 South State St Rm LL 30 Chicago, IL 60604							1,080.00
2 Continuation Shorts attack - 1			/T-4-1			total	3,078.46
2 Continuation Sheets attached			(Total of Complete only on last sheet of Schedule 1				3,070.40

(Report total also on Summary of Schedules)

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Utility service				
Commonwealth Edison Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523-1559							381.55
Account No.			notice only				
Credit Protection Association, L.P. 13355 Noel Road Dallas, TX 75240							0.00
AN			charge				0.00
Account No. Fingerhut 53 McLeland Road St. Cloud, MN 56395			Charge				466.86
Account No.			Assignee or other notification for:				400.00
Northland Group, Inc. Box 390846 Edina, MN 55439			Fingerhut				
Account No.			collection				
Mercury Finance Company Centralized Bankruptcy Dept 565 Tollgate Road Suite B Elgin, IL 60123							2,187.88
Account No.			personal loan				2,107.00
Midland Finance Company Suite 1 7300 North Western Avenue Chicago, IL 60645-1833							2,678.01
Account No.			Notice Only				2,070.01
Northland Group, Inc. Box 390846 Minneapolis, MN 55439							
					Ļ	Ļ	0.00
Sheet 1 of 2 Continuation Sheets at	tach	ed to	o Schedule F (Total o		subt is pa		5,714.30
			(Complete only on last sheet of Schedule I	F) T	TO	AL	

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			personal loan				
Norwest Financial Box 10443 Des Moines, IA 50306-0443							1,248.00
Account No.			Collection				,
Palisades Collections, Inc. Box 105460 Atlanta, GA 30348							
							195.42
Account No. Peoples Gas Special Projects 130 East Randolph Drive Chicago, IL 60601-6207			Utility service				3,293.70
Account No.							3,200.10
Sharinn & Lipshie, P.C. Suite 506, 200 Garden City Plaza Garden City, NY 11530							
			monies owed to landlord				0.00
Account No. Silverwood, Inc. Debtor To Provide Address 1900 East 71st Street Chicago, IL 60649			monies owed to landiord				
G ,							1,350.00
Account No. Z-Tel Communication C/O			telephone service				
Sharin & Lipshie, P.C. 200 Garden Plaza, Suite 600 Garden City, NY 11530							75.11
Account No.							13.11
Sheet 2 of 2 Continuation Sheets a	ttach	ied t	o Schedule F (Total o		Subt is pa		6,162.23
			(Complete only on last sheet of Schedule	F) 1	TOT	ΔΙ.	14.954.99

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described. NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Natasha Leflore First Bedroom 6231 South Paulina Chicago, IL 60636	Oral leasehold tenancy for \$200.00 per month

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	S	DEPENDENTS OF	DEBTOR AND SPO	OUSE		
Widowed		RELATIONSHIP Daughter			AGE 16	
EMPLOYMENT:		DEBTOR		SPOUSE		
Occupation	Certified Nur	se's Assistant				
Name of Employer	Asta Care Ce	enter Of Elgin				
How long employed	One Year And	d Eleven Months				
Address of Employer	134 North Mo	clean Boulevard				
	Elgin, IL 6012	23-5169				
Income: (Estimate	of average mon	thly income)		DEBTOR		SPOUSE
Current Monthly g	ross wages, sala	ry, and commissions (pro rata if not paid month)	ly) \$	1,596.83	\$	
Estimated monthly			\$_	•	\$	
SUBTOTAL			\$_	1,596.83		
LESS PAYROL	L DEDUCTION	IS				
a. Payroll taxe	s and Social Sec	eurity	\$_	251.59	\$	
b. Insurance		•	\$	36.38	\$	
c. Union dues			\$_		\$	
d. Other (speci	fy)		\$		\$	
			\$ _		\$	
SUBTOTAL OF	PAYROLL DE	DUCTIONS	\$_	287.97	\$	
TOTAL NET MO	ONTHLY TAK	E HOME PAY	\$_	1,308.86	\$	
D1 :		hi	t-t		¢.	
Income from real p		business or profession or farm (attach detailed s	tatement) 5 _	200.00	ф ——	
Interest and divide			Ψ —	200.00	\$ ——	
		payments payable to the debtor for the debtor's u	Ψ <u></u>		Ψ	
or that of depender		payments payable to the debtor for the debtor s	\$		\$	
Social Security or		nt assistance	Ψ		Ψ	
		For Daughter Maxine	\$	707.00	\$	
	•		\$		\$	
Pension or retirem	ent income		\$_		\$	
Other monthly inco						
(Specify)			\$ _		\$	
			\$		\$	
			\$		\$	
TOTAL MONTH	II V INCOME		\$	2,215,86	•	
TOTUDIMIDITIE			ψ	13.00 کرے	Ψ	

TOTAL COMBINED MONTHLY INCOME \$ _____ 2,215.86 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Shirley J. Leflore

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made or annually to show monthly rate.	bi-weekly, quarterl	y, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separate	e schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
Are real estate taxes included? Yes No		
Is property insurance included? Yes No	¢	200.00
Utilities: Electricity and heating fuel Water and sewer	\$	200.00 40.00
Telephone	\$	75.00
Other Haircuts/ personal hygiene	φ	40.00
Office realities personal hygiene	——	+0.00
	\$	
Home maintenance (repairs and upkeep)	\$	20.00
Food	\$ ——	300.00
Clothing	\$	50.00
Laundry and dry cleaning	\$ ——	31.00
Medical and dental expenses	\$ —	33.00
Transportation (not including car payments)	\$	105.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ —	0.00
Charitable contributions	\$ —	0.00
Insurance (not deducted from wages or included in home mortgage payments)	Ψ	5.55
Homeowner's or renter's	\$	130.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	
	\$	
	\$	
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) General Real Estate Taxes	\$	95.00
	\$	
	\$	
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other	\$	
	\$	
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other	\$	
	\$	
	\$	
	\$	
	\$	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	<u>\$</u>	1,119.00
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)		
Provide the information requested below, including whether plan payments are to be made bi-weekly, month	thly, annually, o	or at some
other regular interval.	J, J,	
A. Total projected monthly income	\$	2,215.86
B. Total projected monthly expenses	\$	1,119.00
C. Excess income (A minus B)	\$	1,096.86
D. Total amount to be paid into plan each Monthly	\$	1,096.86
(interval)		

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perju	ry that I have read the fore	going summary and schedules, consisting of 14 sheets, and that
they are true and correct to the	best of my knowledge, in	(Total shown on summary page plus 1) formation, and belief.
Date: May 5, 2005		hirley J. Leflore Debtor
Date:		
	-	(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
CERTIFICATION AND SI	GNATURE OF NON-AT	TORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy I have provided the debtor with		d in 11 U.S.C. § 110, that I prepared this document for compensation, and that
Printed or Typed Name of Bankruptcy Petition Prep	parer	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address		
Names and Social Security nur	nbers of all other individu	als who prepared or assisted in preparing this document:
If more than one person preparagement person.	red this document, attach	additional signed sheets conforming to the appropriate Official Form for each
Signature of Bankruptcy Petition Preparer		Date
A bankruptcy petition preparer in fines or imprisonment or bo		provision of title 11 and the Federal Rules of Bankruptcy Procedures may result $S.C.\ \S\ 156.$
DECLARATION U	JNDER PENALTY OF P	ERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		(the president or other officer or an authorized agent of the corporation or a
schedules, consisting of	med as debtor in this case	, declare under penalty of perjury that I have read the foregoing summary and t they are true and correct to the best of my knowledge, information, and belief.
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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	Casa No

Chapter 13

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

0.00 2005: approx. \$5,500.00; 2004: approx. \$22,000.00; and 2003: approx. \$20,000.00.

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 Rental Income

2005: approx. \$800.00; 2004: approx. \$2,400.00; and 2003: approx. \$2,400.00.

0.00 Social Security Benefit for Maxine

2005: approx. \$2,828.00; 2004: approx. \$8,928.00; and 2003: approx. \$9,360.00.

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

STATEMENT OF FINANCIAL AFFAIRS

IN RE:

Shirley J. Leflore

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None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

Shirley Leflore, 03 CH 00245

NATURE OF PROCEEDING U S Bank National Association v. Complaint To Foreclose Mortgage

COURT OR AGENCY AND LOCATION

Circuit Court of Cook County, **County Department, Chancery** STATUS OR DISPOSITION

sale set for 05/09/05 at

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: May 5, 2005	Signature /s/ Shirley J. Leflore	
	of Debtor	Shirley J. Leflore
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.